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EXAMINER				
BEEGLE, HEATHER L				
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/787,495

Applicant(s)

HOROWITZ ET AL.

Examiner

HEATHER BEEGLE

Art Unit

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 06 December 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-27 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-27 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SE-US)
Paper No(s)/Mail Date 2/25/2004
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

Status of Application

1. Amendment was received on 12/6/2007.
2. Claims 1-27 are pending in this application.
3. Claims 1-10, 13-27 have been amended.
4. This action is FINAL.

Response to Amendment

Arguments from 12/6/2007 have been considered. However, Arguments are moot based on new grounds of rejection necessitated by the amendments.

Applicant remarks that Singletary is silent on how the money should be withdrawn or exhausted. Yet, applicant does not point out what is meant by "how the money should be withdrawn or exhausted", and where that is claimed in the applicant's claims.

Applicant remarks that Singletary does not teach investing in equities as now in amended claim 13. However, that argument is based on the amended claim and not the original claim.

Applicant remarks that Singletary does not concentrate on distribution of funds from the investment portfolio. Yet, applicant does not argue that distribution is covered in the reference.

Applicant argues that Arena, et al. [U.S. Pat. Pub. 2002/0174045] cannot be combined with Singletary, because applicant claims that the goal of Singletary is to get all of the investments to be five year CDs in order to get the maximum CD rate. Examiner disagrees with applicant's interpretation of the goal of Singletary. Examiner interprets one of the goals of Singletary is to earn the greatest rate of return on investments. Singletary simply uses the example of eventually holding five year CDs as one method of achieving this goal. Therefore examiner disagrees that the combination destroys the principle operation of the main reference (Singletary).

Applicant's arguments note that TEDI model is designed to add more risk as the time horizon increases and emphasizes tax minimization. However, those elements are not currently claimed.

Applicant's arguments directed towards claim 1, specifically "converting assets of the second investment pool into a fourth investment pool having the assumed average first rate of return *only after* the first investment pool is exhausted", is based upon the amended claim. Applicant's concern appears to be directed towards the rebalancing occurring only after one investment pool is exhausted first. This will be addressed in the current office action.

Applicant's arguments towards claim 11, is based on the first investment pool being exhausted due to distributions, before withdrawing funds from any of the other

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investment pools. In response, one example is the purchase of a one year CD at the rate of 2% and a two year CD at the rate of 3%. The one year CD will be distributed (whether for cash or reinvestment) before the two year CD.

Applicant's arguments state that claims 1-7, 11-12, 14-21, 25 and 27 were rejected further in view of Manning. Examiner believes this to be a typographical error in the applicant's arguments. Claims 8-10 would be the proper claims. Arguments directed towards claims 8-10 are based on those claims being dependent on claim 1. Specific objections against the references for claims 8-10 are not given.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claim 13, 22-24, 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Singletary [Choices for Conservative Savers, The Washington Post. Washington, D.C.: Sep 15, 2002. p. H.01] and Yip [U.S. Pat. Pub. 2003/0065602].

Regarding Claim 13, Singletary discloses, A method for allocating assets of a portfolio, which comprises the steps of:

- investing a first portion of the assets in a first investment pool at an assumed average first rate of return; (**¶ 3, 13, 14, 16**)
- investing a second portion of the assets in a second investment pool at an assumed average second rate of return being greater than the assumed average first rate of return; (**¶ 3, 13, 14, 16**)
- investing a third portion of the assets in a third investment pool at an assumed average third rate of return being greater than the assumed average second rate of return; (**¶ 3, 13, 14, 16**)
- investing a fourth portion of the assets in a fourth investment pool at an assumed average fourth rate of return being greater than the assumed average third rate of return; (**¶ 3, 13, 14, 16**)
- investing a fifth portion of the assets in a fifth investment pool at an assumed average fifth rate of return being greater than the assumed average fourth rate of return; (**¶ 3, 13, 14, 16**)
- investing a sixth portion of the assets in a sixth investment pool at an assumed average sixth rate of return being greater than the assumed average fifth rate of return; (**¶ 3, 13, 14, 16**)
- designating the first investment pool to be a pool from which assets may be distributed from until the first investment pool is exhausted. (**¶ 3, 13, 14, 16**)

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Regarding Claim 13, Yip discloses,

An investment pool formed of investments containing equities.

(¶37, 52, 62)

It would have been obvious to one of ordinary skill in the art at the time the invention was made to provide the teachings of Yip in the device of Singletary, in order to allow for investment of various assets (i.e. stocks). **(¶62 from Yip)**

Regarding Claim 22, Singletary further discloses,

- which further comprises distributing the assets only from the first investment pool until the first investment pool is exhausted. **(¶ 3, 13, 14, 16)**

Regarding Claim 23, Singletary further discloses,

- which further comprises designating the distributions to be a combination of income and return of principle. **(¶ 3, 13, 14, 16)**

Regarding Claim 24, Singletary further discloses,

- which further comprises distributing the assets weekly, monthly, yearly, or as desired. **(¶ 3, 13, 14, 16)**

Regarding Claim 26, Singletary further discloses,

- which further comprises investing the assets in each subsequent investment pool for a longer time period than a previous investment pool where the assets of the sixth investment pools are invested for a longest time period and the assets of the first investment pool are invested for the shortest period of time. (**¶ 3, 13, 14, 16**)

7. Claims 1-7, 14-21, 25, 27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Singletary. [Choices for Conservative Savers. The Washington Post. Washington, D.C.: Sep 15, 2002. p. H.01] and Yip [U.S. Pat. Pub. 2003/0065602], and further in view of Arena et al. [U.S. Pub. No. 2002/0174045].

Regarding Claim 1, Singletary discloses, A method for allocating assets of a portfolio, which comprises the steps of:

- investing a first portion of the assets in a first investment pool at an assumed average first rate of return; (**¶ 3, 14, 16**)
- investing a second portion of the assets in a second investment pool at an assumed average second rate of return being greater than the assumed average first rate of return; (**¶ 3, 13, 14**)

- investing a third portion of the assets in a third investment pool at an assumed average third rate of return being greater than the assumed average second rate of return; (¶ 3, 13, 14)

Regarding Claim 1, Singletary fails to disclose,

- converting assets of the second investment pool into a fourth investment pool having the assumed average first rate of return when the first investment pool is exhausted.

Regarding Claim 1, Arena et al. discloses,

- converting assets of the second investment pool into a fourth investment pool having the assumed average first rate of return when the first investment pool is exhausted. (¶ 8, 66, 67, 115, 116)

It would have been obvious to one of ordinary skill in the art at the time the invention was made to provide the teachings of Arena et al. in the device of Singletary, in order to rebalance assets to achieve the composite asset allocation model in a cost-effective, financially advantageous manner. (¶75 from Arena et al.)

Regarding Claim 1, Yip discloses,

Rebalancing an investment pool only after the first investment pool is exhausted.

(¶37, 52. Examiner notes that the reference refers to rebalancing clusters/pools of investments based on either percentage or events by using rules. The rule could be set to rebalance after the event of the first investment pool being exhausted.)

It would have been obvious to one of ordinary skill in the art at the time the invention was made to provide the teachings of Yip in the device of Singletary, in order to rebalance assets to achieve growth. (**¶75 from Yip**)

Regarding Claim 2, Singletary and Arena et al. disclose, The method according to claim 1.

Regarding Claim 2, Singletary further discloses,

- which further comprises distributing assets, being a combination of income and return of principle, from the first investment pool before distributing assets from any other investment pool. (**¶ 3, 13, 14**)

Regarding Claim 3, Singletary further discloses, The method according to claim 2,

- which further comprises distributing the assets from the first investment pool on a weekly, monthly or annual basis until the first investment pool is completely exhausted from the distributions of income and return of principle. (**¶ 3, 13, 14**)

Regarding Claim 4, Singletary discloses, The method according to claim 2.

Regarding Claim 4, Singletary fails to disclose,

- after the assets of the second investment pool have been converted to the fourth investment pool having lower risks, distributing assets from the fourth investment

pool when the assets of the first investment pool are completely exhausted due to the distributions of income and return of principle.

Regarding Claim 4, Arena et al. further discloses,

- after the assets of the second investment pool have been converted to the fourth investment pool having lower risks, distributing assets from the fourth investment pool when the assets of the first investment pool are completely exhausted due to the distributions of income and return of principle. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 5, Arena et al. further discloses, The method according to claim 4, which further comprises:

- bifurcating assets of the third investment pool into a fifth investment pool having the assumed average first rate of return and a sixth investment pool having the assumed average second rate of return when the fourth investment pool is completely exhausted due to the distributions of income and return of principle; (**¶ 8, 66, 67, 71, 115, 116**)
- distributing assets from the fifth investment pool until the fifth investment pool is exhausted due to the distributions of income and return of principle. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 6, Arena et al. further discloses, The method according to claim 5, which further comprises:

- converting assets of the sixth investment pool into a seventh investment pool, having the assumed average first rate of return, when the fifth investment pool is exhausted due to the distributions of income and return of principle; (**¶ 8, 66, 67, 71, 115, 116**)
- distributing assets from the seventh investment pool until the seventh investment pool is exhausted due to distributions of income and return of principle. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 7, Singletary and Arena et al. disclose, The method according to claim 1.

Regarding Claim 7, Singletary further discloses,

- setting a size of the first portion, initially held in the first investment pool, to be large enough to handle anticipated distributions of short-term cash flow needs for at least three years. (**¶ 13, 16**)

Regarding Claim 27, Singletary and Arena et al. disclose, The method according to claim 1.

Regarding Claim 27, Singletary discloses,

- which further comprises investing the assets in each subsequent investment pool for a longer time period than a previous investment pool where the assets of the third investment pools are invested for a longest time period and the assets of

the first investment pool are invested for the shortest period of time. (**¶ 3, 13, 14, 16)**

Regarding Claim 14, Singletary discloses, The method according to claim 13.

Regarding Claim 14, Singletary fails to disclose,

- converting assets of the second investment pool into a seventh investment pool having the assumed average first rate of return when the first investment pool is exhausted due to distributions;
- distributing the assets from the seventh investment pool when the assets in the first investment pool are exhausted.

Regarding Claim 14, Arena et al. discloses,

- converting assets of the second investment pool into a seventh investment pool having the assumed average first rate of return when the first investment pool is exhausted due to distributions; (**¶ 8, 66, 67, 71, 115, 116**)
- distributing the assets from the seventh investment pool when the assets in the first investment pool are exhausted. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 15, Arena et al. further discloses, The method according to claim 14, which further comprises:

- bifurcating assets of the third investment pool into an eighth investment pool having the assumed average first rate of return and a ninth investment pool

having the assumed average second rate of return when the seventh investment pool is exhausted; (**¶ 8, 66, 67, 71, 115, 116**)

- distributing the assets from the eighth investment pool as needed. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 16, Arena et al. further discloses, The method according to claim 15, which further comprises:

- converting assets of the ninth investment pool into a tenth investment pool having the assumed average first rate of return when the eighth investment pool is exhausted; (**¶ 8, 66, 67, 71, 115, 116**)
- distributing the assets from the tenth investment pool as needed. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 17, Arena et al. further discloses, The method according to claim 16, which further comprises:

- bifurcating assets of the fourth investment pool into an eleventh investment pool having the assumed average first rate of return and a twelfth investment pool having the assumed average second rate of return when the tenth investment pool is exhausted; (**¶ 8, 66, 67, 71, 115, 116**)
- distributing the assets from the eleventh investment pool as needed. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 18, Arena et al. further discloses, The method according to claim 17, which further comprises:

- converting the assets of the twelfth investment pool into a thirteenth investment pool having the assumed average first rate of return when the eleventh investment pool is exhausted; (**¶ 8, 66, 67, 71, 115, 116**)
- distributing the assets from the thirteenth investment pool as needed. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 19, Arena et al. further discloses, The method according to claim 18, which further comprises:

- converting the assets of the fifth investment pool into three new investment pools, including a fourteenth investment pool having the assumed average first rate of return, a fifteenth investment pool having the assumed average second rate of return, and a sixteenth investment pool having the assumed average third rate of return, when the thirteenth investment pool is exhausted; (**¶ 8, 66, 67, 71, 115, 116**)
- distributing the assets from the fourteenth investment pool as needed. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 20, Arena et al. further discloses, The method according to claim 19, which further comprises:

- converting assets of the fifteenth investment pool into a seventeenth investment pool having the assumed average first rate of return when the fourteenth investment pool is exhausted; (**¶ 8, 66, 67, 71, 115, 116**)
- distributing the assets from the seventeenth investment pool as needed. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 21, Arena et al. further discloses, The method according to claim 20, which further comprises:

- converting the assets of the sixteenth investment pool into an eighteenth investment pool having the assumed average first rate of return when the seventeenth investment pool is exhausted; (**¶ 8, 66, 67, 71, 115, 116**)
- distributing assets from the eighteenth investment pool as needed. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 25, Singletary discloses, The method according to claim 13.

Regarding Claim 25, Singletary fails to disclose,

- which further comprises periodically reviewing a value of each of the investment pools and rebalancing values of all the investment pools as needed.

Regarding Claim 25, Arena et al. discloses,

- which further comprises periodically reviewing a value of each of the investment pools and rebalancing values of all the investment pools as needed. (**¶ 8, 66, 67, 71, 115, 116**)

8. Claims 11-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Singletary. [Choices for Conservative Savers, The Washington Post. Washington, D.C.: Sep 15, 2002. p. H.01] and further in view of Arena et al. [U.S. Pub. No. 2002/0174045].

Regarding Claim 11, Singletary discloses, A method for allocating assets of a portfolio, which comprises the steps of:

- investing the assets in a multiplicity of investment pools each having different assumed average rates of return and each having greater and greater time horizons; (**¶3, 13, 14, 16**)
- designating a first investment pool of the investment pools to have an assumed average first rate of return being a lowest rate of return of all the investment pools and from which distributions are first withdrawn from, as needed, before withdrawing funds from any of the other investment pools; (**¶3, 13, 14, 16**)

Regarding Claim 11, Singletary fails to disclose:

- converting at least part of the assets of a second investment pool having an assumed average second rate of return being a next lowest rate of return into a new investment pool when the first investment pool is exhausted due to distributions, the assets of the new investment pool being invested at a same assumed average rate of return as the first investment pool and being available for distribution.

Regarding Claim 11, Arena et al. discloses:

- converting at least part of the assets of a second investment pool having an assumed average second rate of return being a next lowest rate of return into a new investment pool when the first investment pool is exhausted due to distributions, the assets of the new investment pool being invested at a same assumed average rate of return as the first investment pool and being available for distribution. (**¶ 8, 66,67, 115, 116**)

It would have been obvious to one of ordinary skill in the art at the time the invention was made to provide the teachings of Arena et al. in the device of Singletary, in order to rebalance assets to achieve the composite asset allocation model in a cost-effective, financially advantageous manner. (**¶75 from Arena et al.**)

Regarding Claim 12, Singletary and Arena et al. disclose, The method according to claim 11.

Regarding Claim 12, Singletary further discloses,

- which further comprises designating the distributions to be a combination of income and return of principle. (**¶ 3, 13, 14, 16**)

9. Claims 8-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over Singletary. [Choices for Conservative Savers. The Washington Post. Washington, D.C.:

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Sep 15, 2002. p. H.01] and Yip [U.S. Pat. Pub. 2003/0065602] and Arena et al. [U.S. Pub. No. 2002/0174045] as applied to claim 1 above, and further in view of Manning [U.S. Pub. No. 2004/0088236].

Regarding Claim 8, Singletary and Arena et al. disclose, The method according to claim 1.

Regarding Claim 8, Singletary fails to disclose:

- designating an annual amount of funds needed to be withdrawn per year;
- setting a size of the first portion initially held in the first investment pool to be at least three times the annual amount.

Regarding Claim 8, Manning discloses:

- designating an annual amount of funds needed to be withdrawn per year; (**¶ 21, 32, 35, 46, 47**)
- setting a size of the first portion initially held in the first investment pool to be at least three times the annual amount. (**¶ 21, 32, 35, 46, 47**)

It would have been obvious to one of ordinary skill in the art at the time the invention was made to provide the teachings of Manning in the device of Singletary, in order to prevent outliving the fund. (**¶41 from Manning**)

Regarding Claim 9, Manning further discloses, The method according to claim 8, which further comprises:

- setting a size of the second portion to be initially held in the second investment pool to be at least three times the annual amount; (**¶ 21, 32, 35, 46, 47**)

Regarding Claim 9, Manning fails to disclose,

- putting all remaining assets in the third investment pool.

Regarding Claim 9, Arena et al. further discloses,

- putting all remaining assets in the third investment pool. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 10, Arena et al. discloses, The method according to claim 5, which further comprises:

- putting all remaining assets of the third investment pool into the sixth investment pool. (**¶ 8, 66, 67, 71, 115, 116**)

Regarding Claim 10, Arena et al. fails to disclose,

- setting a size of the fifth investment pool to be at least three times an annual amount to be withdrawn over a course of a year.

Regarding Claim 10, Manning discloses,

- setting a size of the fifth investment pool to be at least three times an annual amount to be withdrawn over a course of a year; (**¶ 21, 32, 35, 46, 47**)

Examiner has pointed out particular references contained in the prior arts of record in the body of this action for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the response, to consider fully the entire references as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior arts or disclosed by the examiner.

Conclusion

10. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to HEATHER BEEGLE whose telephone number is (571)270-3333. The examiner can normally be reached on Monday Thru Thursday, 9:00 am to 4:00 pm eastern.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

HB
/Harish T Dass/
Primary Examiner, Art Unit 3692